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names and addresses might be furnished by a member of the legislature. Slight provisions have been made of a similar character in other States.

State Banking Board. Hereafter in Indiana all organizations proposing to do a banking business or to engage in conducting savings banks or trust companies must make application to a charter board consisting of the governor, the secretary of state and the auditor of state. The charter board is required under the act to make examination of financial standing and character of the incorporators, organizers or partners, also of the public necessity of the business in the community in which it is sought to be established. If their report is unfavorable, a charter may be refused. A confusing amendment was carelessly inserted which provided that if the applicants will guarantee the deposits the charter board must grant the charter. No definition of the requirement to guarantee the deposits was made and the whole matter is left somewhat indefinite. Heavy penalties are attached to the conduct of the business without the approval of the charter board. The board is authorized to appoint investigators for the purpose of making investigations.

Commission and City Manager Government. Developments relating to the commission and city-manager form of municipal government during the last few months have not been striking. About the usual number of cities have rejected or adopted these schemes. Commission government was adopted in Jackson, Tenn., Asheville and Lincolnton, N. C., Yoakum, Texas, Huron, S. D., and Hoboken, N. J. In both Asheville and Hoboken the contest has been bitter and there have been previous attempts to change to the commission plan. Durham and Elizabeth City, N. C., and Sherman, Texas, have chosen the city-manager form, while Wilmington, Charlotte, and Burlington, N. C., and St. Augustine, Fla., have rejected it. Commission government failed of adoption in McMinnville, Tenn., and in Avon, N. J. Tucson, Ariz., has a city manager, the Republican party having pledged itself to this policy. Although the mayor and council retain the legal power to make appointments, they have promised not to exercise it save upon recommendation from the city manager. A vote in favor of charter revision in Grand Rapids has been passed and the charter commission elected. By a majority of about 2000 it was voted to use the Dayton city-manager charter as a basis for the new draft. In New York State, Saratoga Springs and Mechanicville have adopted commission government as provided in Plan B of the optional charter law, and Newburgh

is to follow Plan C and have a city manager. The city of Cohoes has rejected both Plan B and Plan C and will keep for the present its board of six aldermen as provided in the charter given it by the last legislature.

A list of short-ballot cities, containing those operating under the city-manager plan as well as under commission government, is printed in the *Municipal Journal* for May 20. The list is that published by the National Short Ballot Organization, corrected to January 26, 1915, with the additional cities which have adopted these forms to the end of April. According to this compilation 371 cities in the United States are administered in this way, or approximately 9 per cent of the population of the country. Fourteen of these cities have more than 100,000 inhabitants, the largest being Buffalo. *The American City*, in its June issue, contains a good deal of information on the working of the city-manager plan. Briefly summarized the more important charter provisions and related facts are given for forty-five cities who have a city manager.

In several States general bills have been drawn up relating to the commission and city-manager plan. The optional charter bill in Massachusetts has become a law. In Iowa the McFarlane bill enables towns and cities in the State to adopt the commission-manager form, although it does not create a powerful office, the city manager being a sort of superintendent of public works. Last February a bill was introduced in Indiana providing an optional commission or city-manager charter law of the orthodox variety. A bill, likewise, is before the Missouri legislature to permit the adoption of the commission-manager charter, and, in the event of its passing, courses will probably be given at the University of Missouri to afford training for municipal executives. The Kansas legislature has passed a bill which concerns commission government in all first-class cities which have less than 18,000 inhabitants. In such cities the number of commissioners is reduced to three, counting the mayor as one. His duties are to have charge of the police, fire and health departments; the finance commissioner prepares the budget, collects all revenues and manages city funds; the commissioner of streets and public utilities is the third commissioner. The duties of these officers are thus made the same as those in second-class cities.

Already a city manager has come to grief: in Phoenix, Ariz., that officer has been tried and found guilty of incompetence, extravagance and inefficiency, and has been removed by the city commissioners. A new city manager has been appointed but, owing to his unwillingness to

accept dismissal by the commissioners, the ousted officer for some time prevented the new incumbent from assuming his duties. This state of affairs was remedied, at least for a time, through an affirmation of the commissioners' action in response to an appeal to the superior court. A further appeal from this decision has, however, been made. A recall petition was also started to remove the mayor and two of the commissioners.

A. M. H.

Fixing Responsibility for Fires. In the matter of fire-prevention Commissioner Adamson of New York City is leaving no stone unturned in the effort to make property owners realize their responsibility in taking every precaution against the possibility of fires through carelessness or negligence. For one thing, the outcome of a test case brought by the fire commissioner against the owner of factory buildings where the automatic sprinklers ordered by the fire prevention bureau had not been installed, has finally been decided in the city's favor and the factory owner has been ordered by the appellate division of the supreme court to pay the costs of extinguishing the fire. This is the first case of its kind ever brought by New York City and was first decided in favor of the defendant by the lower court. It was appealed by Commissioner Adamson and the decision unanimously reversed by the higher court. This established the principle that the cost of fire-extinguishing in cases of willful negligence in disobeying fire laws or the special orders of the fire department relating to fire-prevention measures, must be paid by the guilty persons when these occur on their premises, as well as the cost of all loss which neighbors may suffer. Mr. Adamson proposes to submit to the next legislature a bill incorporating this new rule and a provision by which a man who has a fire will be regarded as a public enemy rather than an object for sympathy because he has endangered lives and property.

A. M. H.

A useful table is printed in the April issue of *The American City* (page 348) which sets forth the comparative strength and cost of fire departments for the year 1914 in the sixty leading cities of the United States. This compilation for fire departments, as well as one giving corresponding figures for police departments, has been made by Mr. H. A. Stuart, city statistician of Minneapolis.

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